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Great Barton  
Bury St Edmunds  
Suffolk  
IP31 2TT



## Your Statement

**17 June 2021 to 16 July 2021**

<b>Account Name</b>	<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
Mr Philip Steven Budd & Mrs Danielle Budd	40-32-14	81262378	1 of 3

### Summary of your HSBC Advance charges and interest

This summary details charges incurred for banking services for the charging period 17 June 2021 to 16 July 2021 which will be deducted from your account on 7 August 2021.


Description	Amount(GBP)
Arranged Overdraft Interest	1.36
Unarranged Overdraft Interest	0.00
<b>Total Overdraft interest</b>	<b>1.36</b>

### Monthly Maximum Charge

The monthly cap on unarranged overdraft charges for your HSBC Advance is £20.00.

#### Monthly cap on unarranged overdraft charges

- Each current account will set a monthly maximum charge for:
  - going overdrawn when you have not arranged an overdraft; or
  - going over/past your arranged overdraft limit (if you have one).
- This cap covers any:
  - interest and fees for going over/past your arranged overdraft limit;
  - fees for each payment your bank allows despite lack of funds; and
  - fees for each payment your bank refuses due to lack of funds.

 Charges which have already been deducted from your account during this charging period will not appear on this statement.

*\*If you withdraw money against a cheque which has not cleared, you may be charged interest even though your account shows a credit balance.*

*Please note this is an advice only and not a VAT invoice.*

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**17 June 2021 to 16 July 2021**

**Your Statement**

**Account Name**

Mr Philip Steven Budd & Mrs Danielle Budd

**Sortcode**

40-32-14

**Account Number**

81262378

**Sheet Number**

2 of 3

## Summary of your HSBC Advance charges and interest

**Key to abbreviations used.**

GBP Pounds Sterling C Credit





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**17 June 2021 to 16 July 2021**

**Your Statement**

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Mr Philip Steven Budd & Mrs Danielle Budd	40-32-14	81262378	3 of 3

An arranged overdraft is where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit.

An unarranged overdraft is when you authorise a transaction that takes your account overdrawn if you don't have an arranged overdraft, or takes your account over your arranged overdraft limit.

## Taking control of your finances

### Ways to bank

Managing your money shouldn't be a hassle - we've a range of ways to bank:

- Mobile banking - Our HSBC UK Mobile Banking app lets you manage your personal accounts easily and securely from your mobile phone and tablet.
- Online banking - Manage your money 24/7.
- Telephone banking - a quick call is often all it takes to settle a wide variety of issues you may encounter with your everyday banking. We also offer a 24 hour automated service which allows you to check your balance, make payments and transfer money. HSBC Advance and Premier customers receive 24/7 customer service.
- Branch banking - if you'd like to visit one of our branches, you can find the one that's nearest to you and check the opening times at [hsbc.co.uk/branch-finder](http://hsbc.co.uk/branch-finder)

### Free overdraft text alerts

Unless you've asked us not to, if we have your UK mobile number, we'll send you a message on any day you go into (or are due to go into) your arranged or unarranged overdraft, or if there isn't enough money in your account to make payments you've asked us to make. You can choose not to receive some or all of these messages at any time by sending us a Secure E-Message from Online Banking, calling in to branch or phoning us.

Our Overdraft Service is a short-term way to borrow money on your current account and can help in months where there are extra expenses and unplanned events; for example, if you receive a higher than expected bill and need a bit longer to repay it. But if you find you're relying on your overdraft all the time (or almost), there may be much better ways to get your finances back on track, including reviewing your type of current account

Visit [hsbc.co.uk/help/money-worries](http://hsbc.co.uk/help/money-worries) or contact us if you need help

If you are experiencing financial difficulty, please let us know straight away. We'll consider cases of financial difficulty sympathetically and positively and will do all we can to help you overcome any problems. You can also find more information at [www.hsbc.co.uk/help/money-worries](http://www.hsbc.co.uk/help/money-worries).

If you've already advised us that you're in financial difficulty and the situation hasn't changed, there's no need to contact us.

If you think we can help, call us or come into your local branch. We can also work alongside an independent debt counselling organisation of your choice if you prefer. Free help is available from any of the following organisations:

- Citizens Advice - [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) - call 020 7833 2181
- AdviceUK - [www.adviceuk.org.uk](http://www.adviceuk.org.uk) - call 020 7407 4070

The following helpline services are free to call and can offer immediate help and advice:

- National Debtline - [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) - call 0808 808 4000
- StepChange Debt Charity - [www.stepchange.org](http://www.stepchange.org) - call 0800 138 1111